

Fill in this information to identify the case:

Debtor 1 Timothy Lewis
Debtor 2 _____ (Spouse, if filing)
Debtor 3 _____

United States Bankruptcy Court for the: Eastern District of Pennsylvania
(State)

Case number 16-14690

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to 11 U.S.C. § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PNC Bank, National Association

Court claim no. (if known): NA

Last 4 digits of any number you use to identify the debtor's account:

4 1 3 9

Date of payment change:

Must be at least 21 days after date

of this notice. 01 / 01 / 2020

New total payment:

Principal, interest, and escrow, if any \$ 967.04

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why _____

Current escrow payment: \$ 414.02

New escrow payment:

\$ 410.14

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?

☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____ New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒

No

☐

Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.



I am the creditor.



I am the creditor's authorized agent. (Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

Inessa Polinkovsky
Signature

Date 11, 13, 2019

Print: Inessa Polinkovsky Title Default Support Specialist
First Name Middle Name Last Name

Company PNC Mortgage, a division of PNC Bank, NA

Address 3232 Newmark Drive
Number Street
Miamisburg OH 45342
City State ZIP Code

Contact phone (866) 754 - 0659 Email Bankruptcy@pncmortgage.com



LOAN NUMBER: [REDACTED]
PREPARED: November 8, 2019

TIMOTHY LEWIS
721 JOHNSON DR
RUSKIN FL 33570-5513

CUSTOMER SERVICE 1-800-822-5626

pnc.com/homehq

Your Escrow Summary

Real Estate Settlement Procedures Act (RESPA) guidelines require us to provide you with an Annual Escrow Analysis Statement which includes all of your escrow disbursements from the previous year, as well as your estimated escrow disbursements for the upcoming year. All of the information that is provided on your enclosed annual escrow analysis statement is regulated by RESPA and cannot be changed. In an effort to simplify the escrow account information and monthly payment information that is calculated on the original document, we have also included this summary which will provide you with a quick snapshot of your actual escrow analysis statement. Please note that increases or decreases in your property taxes and/or insurance premiums will result in a change in your monthly payment amount, and may result in an escrow shortage or surplus.

	<u>New Monthly Payment</u>	<u>Current Monthly Payment</u>
Payment Effective Date	January, 2020	January, 2019
Payment Amount	\$967.04	\$970.92
<u>Monthly Payment Breakdown</u>	<u>New Monthly Payment</u>	<u>Current Monthly Payment</u>
Principal & Interest	\$556.90	\$556.90
Escrow Items	\$410.14	\$414.02
Total Monthly Payment	\$967.04	\$970.92
<u>Monthly Escrow Collection Amount</u>	<u>New Monthly Collection Amount</u>	<u>Current Monthly Collection Amount</u>
Monthly Tax Amount	\$345.98	\$351.11
Monthly Insurance Amount	\$64.17	\$62.92
Monthly MIP/PMI Amount	\$0.00	\$0.00
Total Monthly Escrow Amount	\$410.14	\$414.02
<u>Annual Escrow Collection Amount</u>	<u>New Annual Collection Amount</u>	<u>Current Annual Collection Amount</u>
Annual Tax Amount	\$4,151.70	\$4,213.26
Annual Insurance Amount	\$770.00	\$755.00
Annual MIP/PMI Amount	\$0.00	\$0.00
Total Annual Escrow Collection Amount	\$4,921.70	\$4,968.26

Please see reverse for more information and Frequently Asked Questions about escrow analysis.

Why did my payment change?

An increase or decrease in your payment may be a result of an increase or decrease in your property taxes and / or insurance premiums and may result in an escrow shortage or surplus. An increase or decrease in your taxes may be due to a property reassessment, a change in the tax rate, a change in an exemption or a special assessment. An increase or decrease in your hazard insurance premium may be caused by a change in / or amount of your insurance coverage, or an increase in your insurance rate.

Can my mortgage company provide me with information concerning why there were changes in my tax payments, special assessments, or insurance premiums?

We apologize but your mortgage company does not have information as to why your taxes insurance or special assessments have changed. Please contact your local tax office or your insurance agent for further assistance.

What should I do if I receive a tax bill?

If you have an escrow account for taxes and the bill is for the current taxes due, we will obtain the tax bills from the tax collector. If you have an escrow account for taxes and the tax bill is for delinquent taxes due, please call us at 1-800-822-5626. If it is necessary to send a copy of your tax bill to us, please include your loan number and forward it to:

PNC Bank
Attn: Tax Department-B6-YM13-01-7
P.O. Box 1804
Dayton, OH 45401-1804

- PA, CA, VA, MD, NJ, ID, IA, ME, and CT Customers: Supplemental or special / additional assessment tax is not escrowed. You will be responsible for paying these bills.

What should I do if I receive an insurance renewal notice and a bill requesting payment?

If you have an escrow account for insurance, please forward a copy of your bill with your loan number to:

PNC Bank, National Association
ISOA ATIMA
P.O. Box 7433
Springfield, OH 45501
888-229-5429

If there is a shortage in my escrow account, what should I do?

You may pay the shortage in your escrow account using the coupon attached to the escrow analysis. Upon receipt of the payment of the shortage, we will adjust your payment to reflect the lower payment amount. If you choose not to pay the shortage, the shortage will be spread over the next 12 months, interest free. In either case, your payment will be adjusted to reflect the new amount. If you currently use a coupon book for remitting your payment, a new book will be sent to you within 20 days of the original escrow analysis.

My payment is deducted from my checking account each month, if my payment changed do I need to do anything to adjust the payment amount currently being deducted?

If your payment is deducted from your checking account each month, the new payment amount will automatically be deducted from your account.

For future reference, please note the following methods available for you to contact us:

Website / Online Loan Information
Account Access 24 hours a day – 7 days a week
pnc.com/homeeq

Voice Connect / Customer Service
Convenient • Toll-Free • Easy-To-Use
1-800-822-5626

Mailing Addresses:

Customer Service Inquiries
PNC Bank
Attn: Customer Service Research
B6-YM07-01-7
P.O. Box 1820
Dayton, OH 45401-1820

Overnight / Express Mail
Payments
PNC Bank
2012 Corporate Lane
Suite 108
Naperville, IL 60563



P.O. Box 1430
Dayton, Ohio 45401-1820
Website: pnc.com/banking
Customer Service 1-800-822-5626

Document

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DISCLOSURE STATEMENT

LOAN NUMBER: [REDACTED]

DATE:

November 8, 2019

PROPERTY ADDRESS:
604 GLENCROFT CIR
FOLCROFT, PA 19032

TIMOTHY LEWIS
721 JOHNSON DR
RUSKIN FL 33570-5513

CURRENT MONTHLY MORTGAGE PAYMENT

Principal & Interest	556.90
Escrow	414.02
Total Payment	970.92

NEW PAYMENT INFORMATION

Principal & Interest	556.90
Escrow	410.14
Total Payment	967.04
New Payment Effective Date	01/01/20

COMING YEAR ESCROW PROJECTION

This statement provides a detailed summary of activity related to your escrow account. PNC Bank maintains your escrow account to pay such items as property taxes, insurance premiums, and mortgage insurance.

This section lists a 12-month running escrow balance to determine the appropriate target balance and to determine if a shortage or surplus exists. This is a projection of the anticipated activity in your escrow account for the coming 12 months.

ANTICIPATED ESCROW DISBURSEMENT		PAYMENTS TO ESCROW		DESCRIPTION	PAYMENTS FROM ESCROW	CUR BAL PROJECTION	REQ BAL PROJECTION
COUNTY TAX	\$402.03	MONTH		BEGINNING BALANCE		2,420.05	2,460.86
CITY TAX	\$863.29	January	410.14			2,830.19	2,871.00
HAZARD INS	\$770.00	February	410.14			3,240.33	3,281.14
TAXES	\$2,886.38	March	410.14	COUNTY TAX	402.03	3,248.44	3,289.25
		April	410.14	CITY TAX	863.29	2,385.15	2,425.96
		May	410.14	HAZARD INS	770.00	2,025.29	2,066.10
TOTAL DISBURSEMENTS	\$4,921.70	June	410.14			2,435.43	2,476.24
DIVIDED BY 12 MONTHS		July	410.14			2,845.57	2,886.38
MONTHLY ESCROW DEPOSIT	\$410.14	August	410.14	SCHOOL TAX	2,886.38	3,255.71	3,286.52
		September	410.14			779.47 *	820.28 **
		October	410.14			1,189.61	1,230.42
		November	410.14			1,599.75	1,640.56
		December	410.14			2,009.89	2,050.70
						2,420.03	2,460.84

CALCULATION OF ESCROW ADJUSTMENT

BEGINNING PROJECTED BALANCE \$2,420.05

BEGINNING REQUIRED BALANCE \$2,460.86

ESCROW SURPLUS \$0.00

The required minimum balance allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless your mortgage document or state law specifies a lower amount.

* The projected escrow balance at the low point.

** The lowest balance the escrow account should attain during the projected period.

MORE INFORMATION ON REVERSE SIDE

IMPORTANT MESSAGES

Make your check, money order or cashier's check payable to PNC Bank. All Payments must be funds from a U.S. Bank Account and are subject to PNC's acceptance. Do NOT send cash by mail.

We understand that you have filed for bankruptcy and have not yet received a discharge. None of the information requested in this statement will be used for the collection of any debts or for purposes prohibited by the Bankruptcy Code or other applicable Federal or state law.

INTERNET REPRINT



Based on the anticipated escrow disbursements and payments, we have determined that your escrow account has adequate funds. Neither a shortage nor a surplus exists.

LOAN NUMBER: [REDACTED]

DATE: November 8, 2019

Based on anticipated escrow disbursements and payments, we have determined that your escrow account has adequate funds. Neither a shortage nor a surplus exists.

Once during this analysis period, your required escrow balance should be reduced to a target balance of \$820.28, as it does in August. Under Federal law, your target balance should not exceed an amount equal to two months of escrow payments for taxes and insurance, unless your mortgage document or state law specifies a lower amount.

Projected Activity from the Previous Analysis

This is a projection of the activity for your escrow account from the Previous Analysis. This projection was based on the disbursements anticipated to be made from your escrow account. Compare this projection to the actual escrow activity in the Account History (summarized below).

The escrow payment in this projection may not equal the escrow payment in the Account History if an adjustment was made to collect a shortage or refund a surplus.

Adjustments to the payment and differences between the anticipated and actual disbursements may prevent the actual balance from reaching the projected low escrow balance.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			2,484.14
01/19		414.02		2,898.16
02/19		414.02		3,312.18
03/19	COUNTY TAX	414.02	412.25	3,313.95
03/19	CITY TAX		1,009.65	2,304.30
04/19		414.02		2,718.32
05/19	HAZARD INS	414.02	755.00	2,377.34
06/19		414.02		2,791.36
07/19		414.02		3,205.38
08/19	SCHOOL TAX	414.02	2,791.36	828.04 **
09/19		414.02		1,242.06
10/19		414.02		1,656.08
11/19		414.02		2,070.10
12/19		414.02		2,484.12
TOTAL		4,968.24	4,968.26	

Account History

This is a statement of actual escrow account activity from January 2019 through December 2019. Compare it to the Projected Activity from the Previous Analysis which appears above the Account History.

Your total mortgage payment during the past year was \$970.92 of which \$556.90 was your Principal and Interest payment and \$414.02 was your escrow payment.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			2,373.51
01/19		414.02		2,787.53
02/19	CITY TAX	414.02	863.29 *	2,338.26
03/19	COUNTY TAX	414.02	402.03 *	2,350.25
04/19	HAZARD INS	414.02	770.00 *	1,994.27
05/19		414.02	*	2,408.29
06/19		414.02		2,822.31
07/19		414.02		3,236.33
08/19	SCHOOL TAX	414.02	2,886.38 *	763.97
09/19		414.02		1,177.99
10/19		414.02		1,592.01
11/19		414.02 e		2,006.03
12/19		414.02 e		2,420.05
TOTAL		4,968.24	4,921.70	

* Indicates a difference from projected activity either in the amount or the date.

** Required minimum escrow balance.

"e" Indicates estimates for future payments or disbursements.

If you have any questions about this analysis statement, please visit us at pnc.com/homehq to send us an email, write to us at PNC Bank; Attention: Customer Service Research; B6-YM07-01-7, PO Box 1820; Dayton, OH 45401 or call our Customer Service Department toll free number 1-800-822-5626.



Do not cash if you do not
clearly see the words
"ORIGINAL DOCUMENT".

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE
RESERVED FOR FINANCIAL INSTITUTION USE

CERTIFICATE OF SERVICE

I HEREBY CERTIFY that on this November 13, 2019 a copy of the foregoing Notice of Mortgage Payment Change has been served upon the following parties in interest, via either electronic mail or first class mail postage prepaid:

Trustee

WILLIAM C. MILLER, Esq.

Chapter 13 Trustee

P.O. Box 1229

Philadelphia, PA 19105

STANLEY E. LUONGO, JR.

Luongo Bellwoar LLP

126 West Miner Street

West Chester, PA 19382

Timothy F. Lewis, Sr.

604 Glencroft Circle

Folcroft, PA 19032

/s/Inessa Polinkovsky Bankruptcy Specialist

PNC Mortgage

3232 Newmark Dr

Miamisburg OH 45342

(866) 754-0659

Fax: (937) 910-4905